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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Jeffrey	
		First name	First name
	Write the name that is on your government-issued	Α.	
	picture identification (for	Middle name	Middle name
	example, your driver's	Varnell	
	license or passport	Last name	Last name
	Bring your picture	0. (('. (0. 1. 11.11)	0 (6 (0 1 11 11)
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
۷.	have used in the last	First name	First name
	8 years		
	la di da cara da da ca	Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
			-
		First name	First name
		Middle name	Middle name
		Wildie Harie	Wilder Harris
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 7985	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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Debtor 1 Jeffrey	A. Varnell	Case number (if known)
First Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	3009 Elisha Ave. Number Street	Number Street
	Zion Illinois 60099 City State Zip Code	City State Zip Code
	·	State Zip Gode
	Lake County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Jeffrey	Α.	Varnell	Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Cou	rt About Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code are choosing to funder	you Bankruptcy (Form B201	description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		ndividuals Filing for
8. How you will pay fee	more details about cashier's check, or may pay with a cre I need to pay the findividuals to Pay I request that my judge may, but is not the official poverty you choose this op	te fee when I file my petition. Plat how you may pay. Typically, if you money order. If your attorney is a dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, and line that applies to your family sotion, you must fill out the Applied e it with your petition.	ou are paying the fee yourself, submitting your payment on your ded address. The this option, sign and attach to optical Form 103A). This option only if you are filing may do so only if your incortize and you are unable to pay to submit to the submit t	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed fo bankruptcy withi last 8 years?	IAZII INC)	WhenWhenWhen	Case number MM / DD / YYYY Case number MM / DD / YYYY Case number	
10. Are any bankrup cases pending or being filed by a spouse who is not filing this case w you, or by a busin partner, or by an affiliate?	Yes. Debtor District	<u>W</u> hen <u>W</u> hen	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		1A) and file it with

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Debtor 1 Jeffrey Varnell Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 2 Eirst Name
 A.
 Varnell
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Jeffrey	A.	Varnell	Case numb	er (if known)
Part 6: Answer These Que	Middle Name estions for Reportin	Last Name g Purposes		
16. What kind of debts do you have?	16a. Are your debt "incurred by a No. Go to Yes. Go to The your debt money for a be No. Go to Yes. Go to Yes. Go to	s primarily consument individual primarily line 16b. In line 17. In line 17. In line 17. In line 16c. In line 17. In line 16c.	for a personal, family, or the debts? Business debts	are debts that you incurred to obtain on of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing ur expenses at No.			empt property is excluded and administrative unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to f of title 11, United S under Chapter 7. If no attorney repres out this document,	ile under Chapter 7, I tates Code. I underst eents me and I did no I have obtained and r	am aware that I may pro and the relief available u t pay or agree to pay son ead the notice required b	ry that the information provided is true and ceed, if eligible, under Chapter 7, 11,12, or 13 nder each chapter, and I choose to proceed neone who is not an attorney to help me fill by 11 U.S.C. § 342(b). States Code, specified in this petition.
	I understand making connection with a b both. 18 U.S.C. §§	g a false statement, o ankruptcy case can r 152, 1341, 1519, and	oncealing property, or obesult in fines up to \$250	otaining money or property by fraud in ,000, or imprisonment for up to 20 years, or
	/s/ Jeffrey Varn			nature of Debtor 2
	Executed on _	1/23/2018 MM / DD / YYYY	· ·	ecuted on

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Debtor 1 Jeffrey	A.	Varnell	Case number (if k	nown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Nathan Delman		Date	1/23/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Nathan Delman			
	Printed name			
	Semrad Law Firm			
	Firm name			
	5101 Washington Str	reet		
	Street			
	Unit 29			
	Gurnee		Illinois	60031
	City		State	Zip Code
	Contact phone	3124473700	Email address	ndelman@semradlaw.com
			_	
	6296205		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Jeffrey	A.	Varnell	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	¢0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,050.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,050.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$40,152.00
Your total liabilities	\$40,152.00
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	\$2,598.70
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	

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Deb	otor 1 Jeffrey	A.	Varnell	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	Answer These Qu	estions for Administrat	tive and Statistical Records		
6. A	Are you filing for bankrupt	cy under Chapters 7, 11, o	or 13?		
	No. You have nothing t	o report on this part of the fo	orm. Check this box and submit thi	s form to the court with your other sc	hedules.
	✓ Yes.				
7. V	What kind of debt do you h	ave?			
[umer debts are those incurred by ar Fill out lines 8-10 for statistical purp		
[· •	marily consumer debts. You	ou have nothing to report on this p	art of the form. Check this box and su	ıbmit
		our Current Monthly Incom Form 122B Line 11; OR, Fo	ne: Copy your total current monthly orm 122C-1 Line 14.	income from Official	\$3,432.00
9.	Copy the following spec	al categories of claims fro	om Part 4, line 6 of Schedule E/F	:	
	From Part 4 on Schedule	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	rsonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	ine 6f.)		\$12,892.00	
	9e. Obligations arising out		or divorce that you did not report as	\$0.00	
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$12,892.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to id	entify your cas	se:		-				
Debtor 1	loffroy		A.		Varnell				
Debtor 1	Jeffrey First Name)	Middle N	ame	Last Name				
Debtor 2 (Spouse, if fil	ing) First Name		NAC-L-III - NI		I and Maria				
	- That Name		Middle N	ame	Last Name				
United Sta	ites Bankruptcy C	Court for the:	Northern		District of Illinois (State)				
Case num	ber				(Otato)				
(If known)								Check if this is an	
<u>Officia</u>	ıl Form 10	6A/B						amended filing	
Sched	dule A/B:	Proper	ty					12/1	
category v responsibl write your	where you think e for supplying of name and case	it fits best. Be correct inform number (if kn	as complete an ation. If more spown). Answer e	nd acc pace is very qu		people are t to this fo	e filing together, both a orm. On the top of any a	are equally	
Part 1:	Describe Eacl	n Residence	, Building, Lar	nd, or	Other Real Estate You Own	or Have a	an Interest In		
	own or have an No. Go to Part 2		itable interest i	n any	residence, building, land, or simil	lar proper	ty?		
ш	Yes. Where is the	e property?		\A/le o d	in the manager of Chank all that an	nh.	Do not doduct cooured	claims or exemptions. Put	
1.1					is the property? Check all that applingle-family home	piy.	the amount of any secu	red claims on Schedule D:	
	Street address, if	available, or ot	her description		uplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.	
					ondominium or cooperative		Current value of the entire property?	Current value of the portion you own?	
					lanufactured or mobile home				
	Number St	reet		ш	and		Describe the nature o	f vour ownership	
				ш	rvestment property imeshare		interest (such as fee s	simple, tenancy by	
	City	State	Zip Code	Other			the entireties, or a life estate), if known.		
				Who one.	has an interest in the property? (Check	Check if this is co	ommunity property	
					ebtor 1 only		Ш		
					ebtor 2 only				
				Ħ۰	ebtor 1 and Debtor 2 only				
					t least one of the debtors and anoth	ier			
					r information you wish to add abo	out this ite	em, such as local		
If you	own or have mor	e than one list	here:	prop	erty identification number:				
,				<u>Wh</u> at	is the property? Check all that app	ply.		claims or exemptions. Put	
1.2	Street address, if	available or ot	her description		ingle-family home			red claims on Schedule D: aims Secured by Property.	
	onoor address, n	available, of ot	nor docomption	ш	uplex or multi-unit building		Current value of the	Current value of the	
				ш	ondominium or cooperative Ianufactured or mobile home		entire property?	portion you own?	
				ш	and				
	Number St	reet		ш	vestment property		Describe the nature o		
	0	2: :			imeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code		ther				
				Who one.	has an interest in the property? (Check	(see instructions)	mmunity property	
					ebtor 1 only		_		
					ebtor 2 only				
				ш	ebtor 1 and Debtor 2 only	or.			
					t least one of the debtors and anoth				
					r information you wish to add abo erty identification number:	out this ite	em, such as local		

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Debtor 1		A.	Varnell	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3 Str	eet address, if available, or o	ther description	What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nu Cit	mber Street y State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Other information you wish to add all property identification number:	ther	Check if this is co (see instructions)	mmunity property
2. Add	the dollar value of the po	ortion you own for	all of your entries from Part 1, included	ding any entries	for pages	
you ha	ave attached for Part 1. W	rite that number	here.			
Do you o you own	that someone else drives. If ans, trucks, tractors, sport u o	r equitable interes you lease a vehicle	st in any vehicles, whether they are r , also report it on Schedule G: Executory proycles	-	-	
3.1			Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community p	property (see		
3.2	Make Model: Year:		Who has an interest in the propone.	erty? Check	the amount of any secu	claims or exemptions. Put
	Approximate mileage:		Debtor 1 only			aims Secured by Property.

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btor 1	Jeffrey First Name	A. Middle Name	Varnell Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	only	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
			Check if this is community instructions)	unity property (see		
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of		the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
	Ciries information.		At least one of the debto Check if this is commu	ors and another		<u> </u>
	No Yes	s, personal watercraft,	Who has an interest in the	·	Do not deduct secured	claims or exemptions. Pured claims on <i>Schedule</i> a
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor	•	Creditors Who Have Clar Current value of the entire property?	Current value of the portion you own?
12	Make		Check if this is communinstructions) Who has an interest in the		Do not deduct secured	claims or exemptions. Po
4.2	Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only	property: Oneck	the amount of any secu Creditors Who Have Cla	red claims on Schedule in image of the secured by Property
	Other information:		Debtor 1 and Debtor 2 of At least one of the debtor	ors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is common instructions) of your entries from Part 2,	including any entrie		

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Varnell Debtor 1 Jeffrey Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... x2 televisions \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1050.00 for Part 3. Write that number here

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Debtor 1 Jeffrey Varnell Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: TCF Bank \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb.	tor 1 Jeffrey	A.	Varnell	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.				
	Non-negotiable instrum	ents are those you cannot transfe	r to someone by signir	ng or delivering them.	
	✓ No				
	Yes. Give specific				
	information about them	Issuer name:			
					<u> </u>
21	Retirement or pension	accounts			
21.			, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			<u>-</u>
		Pension plan:			
		IRA:			
		Retirement account:			•
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			
	Your share of all unused Examples: Agreements v	I deposits you have made so that with landlords, prepaid rent, public			
	companies, or others				
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			<u> </u>
		Heating oil:			_
		Security deposit on rental unit:	_		
		Prepaid rent:			
		Telephone:			_
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					· -

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Debt	or 1 Jeffrey First Name	A. Middle	Varnell Name Last Name	Case number (if known)	
24.				, or under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529		,	
	✓ No Yes	Institution name and descrip	otion. Separately file the records of a	ny interests.11 U.S.C. § 521(c):	
		-			_
25.	Trusts, equita	able or future interests in r	property (other than anything liste	ed in line 1), and rights or powers	-
		or your benefit		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	✓ No	la a			
	Yes. Desc	mbe			
26.	Patents con	vrights trademarks trade	secrets, and other intellectual pr	onerty	
20.	-		es, proceeds from royalties and licens		
	✓ No				
	Yes. Desc	ribe			
27.	Licences fro	nchises, and other general	intongibles		
21.				s, liquor licenses, professional licenses	
	✓ No				
	Yes. Desc	cribe			
Mor	ney or propei	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei				portion you own?
	Tax refunds or	wed to you			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give:		2017 - Estimated	Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give s about	wed to you specific information	2017 - Estimated	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and f	wed to you specific information It them, including whether already filed the returns Ithe tax years	2017 - Estimated		portion you own? Do not deduct secured claims or exemptions. \$4000.00
28.	Tax refunds or No Yes. Give s about you a and t	wed to you specific information It them, including whether already filed the returns Ithe tax years		State:	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: tenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: tenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: tenance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$4000.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, s specific information	spousal support, child support, main	State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$4000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, s specific information	spousal support, child support, main	State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$4000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, s specific information	spousal support, child support, main	State: Local: Itenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$4000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Jeffrey	A.	Varnell	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		vings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Ves. Name the insured of each policy and	ırance company	pany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiar			cy, or are currently entitled to receive	
	Property because some No Yes. Describe	one has died.			
33.		parties, whether or not you hamployment disputes, insurance		a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of every	r nature, including counter	claims of the debtor and rights	
35.	Any financial assets y No Yes. Describe	rou did not already list			
36.		of all of your entries from Par			\$4000.00
Part		-		nterest In. List any real estate in Part	1.
37.	Do you own or have a	ny legal or equitable interes	in any business-related pr		
	No. Go to Part 6. Yes. Go to line 38.			po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable	or commissions you already	earned		
	No Yes. Describe	. ,			
39.	Office equipment, furn Examples: Business-rel		lems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

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Debt	tor 1 Jeffrey	A.	Varnell	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equ	uipment, supplies you ι	ise in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				1
	Tool Booonibo				
					1
41	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnership	s or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				-
40.4	•				_
43. (Customer lists, mailing li	ists, or other compliati	ons		
	✓ No				
	Yes. Do your lists inc	clude personally identifiab	le information (as defined in 11 L	I.S.C. § 101(41A))?	
	No				
	Yes. Describ	oe			
44.	Any business-related pr	roperty you did not alre	ady list		
	✓ No				
	$\stackrel{\smile}{\smile}$				
	Yes. Give specific information				
	imonnation				
					<u> </u>
					
					
			art 5, including any entries for		
lor Pa	art 5. Write that number	nere			
Dani	Describe Any Far	m- and Commercia	l Fishing-Related Property	You Own or Have an Interest In.	
Part		nterest in farmland, list it in			
40	D	Transfer of Market Co.		-1.5-12	
46.	Do you own or nave any	y legal or equitable into	erest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, pou	ultry, farm-raised fish			
	No.				
	✓ No				
	Yes. Describe				
]
1					

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Deb	tor 1 Jeffrey	A.	Varnell	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	Tes. Describe				
49	Farm and fishing equi	pment, implements, machinery, f	ixtures, and tools of trad	e	
10.	r arm and norming oqui	pinoni, impionionio, indomiory, i	ixtaroo, and toolo or trad		
	✓ No				
	Yes. Describe				
	_				
50.	Farm and fishing supp	olies, chemicals, and feed			
	√ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you	ı did not already list		
	No.				
	✓ No				
	Yes. Describe				
				Г	
52. A	dd the dollar value of a	III of your entries from Part 6, inc	luding any entries for pag	ges you have attached	
for Pa	art 6. Write that numbe	r here			
				L	
Part	7: Describe All Pro	operty You Own or Have an I	nterest in That You Di	d Not List Above	
53.	Do you have other pro	perty of any kind you did not alre	adv list?		
		ts, country club membership	,		
	✓ No				
	Yes. Give specific information				
	oa.o				
54. A	dd the dollar value of a	III of your entries from Part 7. Wri	te that number here		>
Part	I ist the Totals o	f Each Part of this Form			
i dit		Luoni artorano rom			
55.	Part 1: Total real estate	e, line 2		>	
		-,			
56	part 2 total vehicles, lir	ne 5			
		nd household items, line 15			
37.6	art o. Total personal a	na nousenola items, inte 13	\$1050.00	<u> </u>	
58. F	art 4: Total financial a	ssets, line 36	\$4000.00		
59	Part 5: Total husiness-	related property, line 45	<u>· · · · · · · · · · · · · · · · · · · </u>		
00.	art of Total Business i	ciated property, fine 40		<u></u>	
60.	Part 6: Total farm- and	fishing-related property, line 52			
61	Part 7: Total other pror	perty not listed, line 54			
62.	Total personal property	. Add lines 56 through 61	\$5050.00		+ \$5050.00
				Copy personal property total	
					Φ5056.22
00 -		Oakadala A/D Add Pa 55 P 55			\$5050.00
63. T	otal of all property on	Schedule A/B. Add line 55 + line 62	′		

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Fill in this information to identify your case:					
Debtor 1	Jeffrey	A.	Varnell		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Identify the Property You Clair	n as Exempt				
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.					
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Checking account, TCF Bank Line from	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Schedule A/B: 17					
	Brief description: Used Furniture Line from Schedule A/B: 06	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?			

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Debtor	r 1 Jeffrey A.		arnell Case number (if known)	
Part 2:	-	lle Name L	ast Name	
lin	rief description of the property and ne on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Lir	rief escription: Used Clothing ne from chedule A/B: 11	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Lir	rief escription: x2 televisions ne from chedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Lir	rief escription: Federal, 2017 - Estimated ne from chedule A/B: 28	\$4,000.00	\$3,300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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		_				
Fill in this info	rmation to identify your o	ase:				
Debtor 1	Jeffrey	A.	Varnell			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedi	ule D: Credit	tors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equ ber the entries, and attach it to t			
1. Do any	creditors have claims	secured by your propert	y?			
✓ No.	Check this box and sub	mit this form to the court w	vith your other schedules. You have	e nothing else to repo	ort on this form.	
Yes	. Fill in all of the information	on below.				
Part 1: List	t All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill in	this inforr	nation to identify your c	ase:			
Debte	or 1	Jeffrey	A.	Varnell		
		First Name	Middle Name	Last Name		
Debto	or 2 se, if filing)	First Name	Middle News	Look None o		
(Spous	se, ii iiiiig)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If know	number wn)					
Offi	cial F	orm 106E/F				Check if this is an amended filing
			111 1471			
SC	neau	lie E/F: Gre	editors wno	Have Unsec	cured Claims	12/15
other Form claims the er know	party to a 106A/B) a s that are ntries in tl n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official Fo Secured by Property. If n	Also list executory contracts or orm 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.			isecured claims against y	ou?		
	✓ No. 6	Go to Part 2.				
	Yes.					
	listed, iden As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amounts, ling to the creditor's name. particular claim, list the othe	list that claim here and show be If you have more than two prio or creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1 Jeffrey First Name	A. Middle Name	Varnell Last Name	Case number (if known)
Part 2	List All of Yo	ur NONPRIORITY Unsecur	ed Claims	
3. [[4. L	No. You have Yes.	ave nonpriority unsecured clair nothing to report in this part. Su priority unsecured claims in th	ns against you? Ibmit this form to the	court with your other schedules. r of the creditor who holds each claim. If a creditor has more than one priority sted, identify what type of claim it is. Do not list claims already included in Part 1.
ŀ				Part 3.If you have more than four priority unsecured claims fill out the Continuation
				Total claim
4.1	CONTRACT CALL Nonpriority Credito		!	Last 4 digits of account number 3822 \$753.00
	501 GREÉNE ST I	FL 3		When was the debt incurred? 10/2012
	Number Stre	et		As of the date you file, the claim is: Check all that apply.
	411011074			Contingent
	AUGUSTA City	Ŭ	0901 p Code	Unliquidated
	Who incurred the	e debt? Check one.		Disputed
	Debtor 1 only		-	Type of NONPRIORITY unsecured claim:
	Debtor 2 only			Student loans
		Debtor 2 only If the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims
	Check if this	claim relates to a community	debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subj	ect to offset?	I	▼ 001 Collection; Collecting for
	✓ No		•	ORIGINAL CREDITOR: COMMONWEALTH EDISON
	Yes			Other. Specify COMPANY
4.2	CONVERGENT OF			Last 4 digits of account number 4101 \$633.00
	Nonpriority Credito 10750 HAMMERL		,	When was the debt incurred? 6/2017
	Number Stre	et		As of the date you file, the claim is: Check all that apply.
				Contingent
	Houston City		7043 p Code	Unliquidated
	•	e debt? Check one.	p code	Disputed
	Debtor 1 only	1	-	Type of NONPRIORITY unsecured claim:
	Debtor 2 only	1		Student loans
	Debtor 1 and	Debtor 2 only	j	Obligations arising out of a separation agreement or
	At least one o	f the debtors and another		divorce that you did not report as priority claims
	Check if this	claim relates to a community	debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subj	ect to offset?		001 Collection; Collecting for ORIGINAL CREDITOR:
	✓ No			Other. Specify COMCAST
	Yes			
4.3	DIVERSIFIED Nonpriority Creditor	or's Name	I	Last 4 digits of account number 8040 \$594.00
	Po Box 1391			When was the debt incurred? 6/2017
	Number Stre	et		As of the date you file, the claim is: Check all that apply.
	Carrette mate	Mishinon 44		Contingent
	Southgate City	· ·	3195 p Code	Unliquidated
		e debt? Check one.		Disputed
	Debtor 1 only		-	Type of NONPRIORITY unsecured claim:
	Debtor 2 only		l	Student loans
		Debtor 2 only	l	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
	브	f the debtors and another	1	Debts to pension or profit-sharing plans, and other similar
	_	claim relates to a community		debts 001 Collection; Collecting for
	Is the claim subj	ect to oπset?		Other. Specify DIRECTV
	Yes			

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Varnell Debtor 1 Jeffrey Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ENHANCED RECOVERY CO L \$680.00 Last 4 digits of account number 1108 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: AT T **✓** No Other. Specify DIRECTV Yes ENHANCED RECOVERY CO L \$641.00 Last 4 digits of account number 7089 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: AT T U-**✓** No Other. Specify **VERSE** Yes I C SYSTEM INC 4.6 \$387.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only **V** Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

001 Collection; Collecting for

ORIGINAL CREDITOR: ATT U-

VERSE

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Varnell Debtor 1 Jeffrey Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 JEFFERSON CAPITAL SYST \$545.00 Last 4 digits of account number 4003 Nonpriority Creditor's Name When was the debt incurred? 10/2015 16 MCLELAND RD Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: **V** Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.8 KOHLS/CAPONE \$549.00 Last 4 digits of account number 2843 Nonpriority Creditor's Name When was the debt incurred? PO BOX 3115 Number Street As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE Wisconsin 53201 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.9 \$430.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3115 When was the debt incurred? 7/2016 Number As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE 53201 Wisconsin Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only $\overline{}$ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

No Yes

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Varnell Debtor 1 Jeffrey Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PORTFOLIO RECOV ASSOC \$262.00 Last 4 digits of account number Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **NORFOLK** Virginia 23502 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Comenity Bank Is the claim subject to offset? **✓** No Yes RECEIVABLES PERFORMANCE \$2,203.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name 20816 44th Avenue W When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>Lynnwo</u>od Washington 98036 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For - T Mobile USA Is the claim subject to offset? **✓** No Yes 4.12 Sirus XM \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 9001399 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40290 Louisville Kentucky City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Radio Is the claim subject to offset? **✓** No

Yes

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Varnell Debtor 1 Jeffrey Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 SOURCE RECEIVABLES MNG \$217.00 Last 4 digits of account number Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? 9/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** North Carolina 27407 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT Yes 4.14 T-Mobile Bankruptcy Team \$2,200.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 53410 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington 98015 Bellevue City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Utility Is the claim subject to offset? **✓** No Yes TTL FIN AC 4.15 \$15,416.00 0194 Last 4 digits of account number Nonpriority Creditor's Name 4530 S Archer Ave When was the debt incurred? 3/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60632 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Automobile Deficiency Is the claim subject to offset? **✓** No

Yes

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Varnell Debtor 1 Jeffrey Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 U S DEPT OF ED/GSL/ATL \$8,756.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 U S DEPT OF ED/GSL/ATL \$4,136.00 Last 4 digits of account number 8568 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.18 Victoria Secrets \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 659728 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated San Antonio Texas 78265 City Zip Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ___ Credit Card Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Jeffrey A. Varnell Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

- I	TO MIGHT WATER			
	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only	r. 28 U.S.C. §159
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom ruit i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$12,892.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$27,260.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$40,152.00	

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Fill in this information to identify your case:								
Debtor 1	Jeffrey	A.	Varnell					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)								

Official Form 106G

П	Check if this is an
_	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Easy Home Fum Name			Furniture Lease, Debtor is Lessee, Furniture Loan - \$160/mo
	1000 N Rohlwin	g Rd Ste 46		
	Number	Street		
	Lombard	Illinois	60148	
	City	State	Zip Code	

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			3	
Fill in this info	rmation to identify your ca	ase:		
Debtor 1	Jeffrey	A.	Varnell	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(=)	
(II KHOWII)				Check if this is an
				amended filing
Official	Form 106H			
Cabadul	a U. Vaur Cad	abtava		4045
Scheau	e H: Your Cod	eptors		12/15
,	, ,	u are filing a joint case, do	not list either spouse as a c	odebtor.)
Idaho, Lo			perty state or territory? (ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
		r spouse, or legal equiva	lent live with you at the tin	ie?
	No No		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Yes. In which community	state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse, for	ormer spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	
3. In Colum	n 1 liet all of your codeb	tore. Do not include you	r enques se a codobtor if	rour spouse is filing with you. List the person shown in line 2
again as	a codebtor only if that p	erson is a guarantor or c	osigner. Make sure you h	ave listed the creditor on Schedule D (Official Form 106D), fulle D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		DO	cument i	Paye 33	01 00		
Fill in this info	ormation to identify	your case:					
Debtor 1	Jeffrey	A.	Varnell				
	First Name	Middle Name	Last Nam	е	Che	eck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Nam	ie	-	An amended filing	
	Bankruptcy Court for	Northern	District of Illinoi			A supplement showi	ng post-petition chapter 1
the: Case number			(State	e)	· ·	expenses as or the h	Silowing date.
(If known)					<u> </u>	MM / DD / YYYY	-
Official F	Form 106I						
Schedul	e I: Your In	come					12/1:
number (if kno	re space is needed own). Answer ever cribe Employmer			On the top	of any additi		your name and case
1. Fill in your information			Debtor 1			Debtor 2	
If you have	more than one job,	Employment status	✓ Employed	t		Employed	
attach a sep	parate page with		Not Empl	oyed		✓ Not Employed	
employers.	about additional	Occupation	Security				
	t time, seasonal, or	Employer's name	US Security A	ssociates, Inc			
self-employ		Employer's address	200 Mansell Court, Suite 500				
	n may include student aker, if it applies.		Number Street			Number Street	
						_	
			Roswell	Georgia	30076	_	
			City	State	Zip Code	City	State Zip Code
		How long employed there?	5 years				
Part 2: Give	e Details About N	Ionthly Income					
	nthly income as of to syou are separated.	he date you file this form	n. If you have not	thing to repo	rt for any line, v	write \$0 in the space	. Include your non-filing
	non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the info	ormation for a	all employers fo	or that person on the	lines below. If you need
	•			For D	ebtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly			\$2,359.50	\$93	31.13

+ \$0.00

\$2,359.50

+ \$0.00

\$931.13

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1Jeffrey First Name	A. Van Middle Name Las	nell t Name	Case number	r <i>(if</i>	
, not italing	illidate i tarre	· · · · · · · · · · · · · · · · · · ·	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$2,359.50	\$931.13	
5. List all payroll deductions					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$583.59	\$108.33	
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments	of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance		5e.	\$0.00	\$0.00	
5f. Domestic support oblig	gations	5f.	\$0.00	\$0.00	
5g. Union dues		5g.	\$0.00	\$0.00	
5h. Other deductions. Spe	ecify:	5h. +	\$0.00 +	\$0.00	
6. Add the payroll deduction +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	\$583.59	\$108.33	
7. Calculate total monthly ta	ke-home pay. Subtract line 6 from line 4.	7.	\$1,775.91	\$822.79	
8. List all other income regu	larly received:				
business, profession, o					
gross receipts, ordinary	ach property and business showing and necessary business expenses, and				
the total monthly net inc		8a.	\$0.00	\$0.00	
8b. Interest and dividends		8b.	\$0.00	\$0.00	
dependent regularly re					
divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00	\$0.00	
8d. Unemployment compe	ensation	8d.	\$0.00	\$0.00	
8e. Social Security		8e.	\$0.00	\$0.00	
Include cash assistance cash assistance that you	istance that you regularly receive and the value (if known) of any non- i receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00	\$0.00	
8g. Pension or retirement	tincome	8g.	\$0.00	\$0.00	
8h. Other monthly income	e. Specify:	8h. +	\$0.00 +	\$0.00	
9. Add all other income Add	lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8l	h. 9.	\$0.00	\$0.00	ı
10. Calculate monthly income Add the entries in line 10 fo	e. Add line 7 + line 9. r Debtor 1 and Debtor 2 or non-filing spou	10. ise	\$1,775.91 +	\$822.79	= \$2,598.70
Include contributions from a friends or relatives.	ontributions to the expenses that you list an unmarried partner, members of your ho s already included in lines 2-10 or amount	usehold, your	dependents, your roomn		
Specify:					11. + \$0.00
	st column of line 10 to the amount in li ummary of Schedules and Statistical Sumn				12. \$2,598.70 Combined
13. Do you expect an increase No. Yes. Explain:	se or decrease within the year after you	ı file this form	?		monthly income

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		Doo	cument Page 35 of 68	3	
Fill in this infor	mation to identify	/ your case:			
Debtor 1	Jeffrey First Name	A. Middle Name	Varnell Last Name		
Debtor 2				Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	
United States E	Bankruptcy Court	for the: Northern	District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	·	· ·
(If known)				MM / DD / YYY	Y
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If		eeded, attach another sheet to th	are filing together, both are equal is form. On the top of any addition		
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	oes Debtor 2 live	in a separate household?			
Ц	¬ No				
L	_		anne for Compute Household of Dob	40	
L			enses for Separate Household of Deb	tor 2.	
_	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Relative	7 years	No.
					✓ Yes.
			Relative	13 years	No.
					✓ Yes.
	enses include f people other	✓ No			
yourself and	-	Yes			
Part 2: Esti	mate Your Onເ	going Monthly Expenses			
-	of a date after th		s you are using this form as a suppl upplemental Schedule J, check the		
	•	n non-cash government assistanc luded it on <i>Schedule I: Your Incon</i>	-		Your expenses
	or home owners		Include first mortgage payments and		\$300.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Jeffrey A. Varnell Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$325.00
6b. Water, sewer, garbage collection	6b.	\$91.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$650.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$120.00
10. Personal care products and services	10.	\$120.00
11. Medical and dental expenses	11.	\$120.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$40.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Furniture Loan	17c	\$160.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	40	40.00
Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Jeffrey	A.	Varnell	Case number (if known)	
First Name	Middle Name	Last Name		
21. Other. Specify:			21	\$0.00
00 00100104000000000				
22. Calculate your mo	•			\$2,576.00
22a. Add lines 4 thro	9			\$0.00
• • • • • • • • • • • • • • • • • • • •	monthly expenses for Debtor 2), if any	•		\$2,576.00
22c. Add line 22a ar	nd 22b. The result is your monthly ex	penses.	22.	
23. Calculate your mor	nthly net income.			
23a. Copy line 12 (y	our combined monthly income) from	Schedule I.	23a	\$2,598.70
23b. Copy your mor	nthly expenses from line 22 above.		23b	\$2,576.00
23c. Subtract your n	nonthly expenses from your monthly	income.	Γ	\$22.70
The result is yo	our monthly net income.		23c	
mortgage payment No Yes	ou expect to finish paying for your car to increase or decrease because of a in here:			

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Fill in this information to identify your case:								
Debtor 1	Jeffrey	A.	Varnell					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number								

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
	that they are true and correct.		
X	/s/ Jeffrey Varnell	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 1/23/2018	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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نطف صنالتا	o information t							
	s information to	Jidentily your t		Maria a				
Debtor 1	Jeffrey First Na	ame	A. Middle Na	Varnell ame Last Nam	e			
Debtor 2 (Spouse, if		ame	Middle Na	ame Last Nam				
	1 1100 140	cy Court for the:		District of Illino				
Case nu	•	,	<u></u>	(State				
(If known)					_			
Offic	ial Forn	n 107						Check if this i amended filin
State	ment of	Financia	al Affairs fo	or Individuals	Filing for Ba	ankrup	tcv	04
Be as co	omplete and a tion. If more s	ccurate as po	essible. If two man	rried people are filing t rate sheet to this form.	ogether, both are	equally res	ponsible for	
Part 1:	Give Details	s About Your	Marital Status a	and Where You Lived	Before			
1. W	hat is your cur	rent marital st	atue?					
••	,	Tone mantar se	atus:					
	Married	rent maritar st	atus:					
<u></u>			atus:					
<u>-</u>	Married Not married			other than where you liv	e now?			
<u> </u>	Married Not married			other than where you liv	e now?			
<u> </u>	Married Not married uring the last of	B years, have y	ou lived anywhere	other than where you liv 3 years. Do not include v				
<u> </u>	Married Not married uring the last of	B years, have y	ou lived anywhere					
<u> </u>	Married Not married uring the last of	B years, have y	ou lived anywhere					Dates Debtor 2 lived there
<u> </u>	Married Not married uring the last 3 No Yes. List all	B years, have y	ou lived anywhere	3 years. Do not include v	here you live now. Debtor 2:	or 1		there
<u> </u>	Married Not married uring the last 3 No Yes. List all Debtor 1:	B years, have yo	ou lived anywhere	3 years. Do not include v	here you live now.	or 1		
<u> </u>	Married Not married uring the last 3 No Yes. List all	B years, have your places you	ou lived anywhere	3 years. Do not include v	here you live now. Debtor 2:	or 1		there
<u> </u>	Married Not married In the last 3 No Yes. List all Debtor 1:	B years, have your places you	ou lived anywhere	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2:	or 1		there Same as Debtor 1
<u>-</u>	Married Not married In Not married Not married In N	Ave. Illinois	ou lived anywhere on the last 3	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street		Zin Code	there Same as Debtor 1 From
<u> </u>	Married Not married In Not married Not married In Not married The last of	Ave.	ou lived anywhere on the last 3	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street	State	Zip Code	there Same as Debtor 1 From
<u> </u>	Married Not married In Not married Not married In N	Ave. Illinois	ou lived anywhere on the last 3	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street	State	Zip Code	there Same as Debtor 1 From To
<u> </u>	Married Not married In Not married Not married In N	Ave. Illinois State	ou lived anywhere on the last 3	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor Number Street	State	Zip Code	there Same as Debtor 1 From To
<u>-</u>	Married Not married In Not married No No Yes. List all Debtor 1: 2514 Gilead Number Stree Zion City	Ave. Illinois State	ou lived anywhere on the last 3	Dates Debtor 1 lived there From 06/2015 To 08/2017	Debtor 2: Same as Debtor Number Street City Same as Debtor	State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
<u>-</u>	Married Not married In Not married No No Yes. List all Debtor 1: 2514 Gilead Number Stree Zion City	Ave. Illinois State	ou lived anywhere on the last 3	Dates Debtor 1 lived there From 06/2015 To 08/2017 From	Debtor 2: Same as Debtor Number Street City Same as Debtor Number Street	State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

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Varnell

Debte	or 1	Jeffrey A.	Varnell		umber (if known)			
		First Name Middle	e Name Last Nam	ne				
Part :	2:	Explain the Sources of Your Inc	come					
- 1	Fill i	n the total amount of income you recei	ent or from operating a business during this year or the two previous calendar years? ed from all jobs and all businesses, including part-time u have income that you receive together, list it only once under Debtor 1.					
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2326.50	Wages, commissions, bonuses, tips Operating a business			
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$35620.56	Wages, commissions, bonuses, tips Operating a business			
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$33610.00	Wages, commissions, bonuses, tips Operating a business			
lı p fi	nclu oubl ling .ist e	you receive any other income during the income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot			
			Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
		rom January 1 of current year until ne date you filed for bankruptcy:						
		or last calendar year: lanuary 1 to December 31, 2017) YYYY						
		or the calendar year before that: lanuary 1 to December 31, 2016 YYYYY						

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Debtor 1 Jeffrey Varnell Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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btor 1	Jeffrey		A.	Varr	nell	Case number (if known)
	First Name		Middle Name	Last	Name		
Insic corp ager	ders include your orations of which	relatives; and n you are and for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any g erson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
	No Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
•	Insider's Name						
,	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ide payments on	debts gua	ranteed or cosigned	d by an insider.	payments or trans	fer any property o	n account of a debt that benefited an
	Yes. List all pay	ments that	t benefited an insi	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
,	Insider's Name						
	Number Street						
-	City	State	Zip Code				
•	Insider's Name						
•	Number Street						
•	City	State	Zip Code				

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Varnell

Debtor 1 Jeffrey Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 01/2018 \$1858 TTL FIN AC Creditor's Name Explain what happened 4530 S Archer Ave Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60632 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Jeffrey First Name	A. Middle Name	Varnell Last Name	Case number (if known)	
11.		ou filed for bankruptcy, dio ake a payment because y		eank or financial institution, set off any ar	nounts from your
	Yes. Fill in the details	S.			
			Describe the action the	e creditor took Date actio was taken	n Amount
	Creditor's Name		-		
	Number Street		-		
			Last 4 digits of account r	number: XXXX-	
	City Ct	rata Zin Cada	-		
40	•	cate Zip Code			
12.		filed for bankruptcy, was stodian, or another officia		possession of an assignee for the benefit	of creditors, a court-
	☑ No				
	Yes				
Part	5: List Certain Gifts a	and Contributions			
13.	Within 2 years before yo	ou filed for bankruptcy, die	d you give any gifts with a to	otal value of more than \$600 per person?	
	No	la fau ao ah aift			
	Yes. Fill in the detail Gifts with a total val per person	lue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
					_
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	Number Street	7. 0 1	_		
	City St Person's relationship	ate Zip Code to you			
		-			
	Person to Whom You	Gave the Gift	-		
			- _		
	Number Street		_		
	•	rate Zip Code			
	Person's relationship t	io you			

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Debtor 1	Jeffrey	A.	Varnell	Case number (if known)		
	First Name	Middle Name	Last Name	<u> </u>		
. Wi	thin 2 years before you f	iled for bankruptcy, did	l you give any gifts or contribution	s with a total value of i	nore than \$600	to any charity?
✓	No					
¥		or a a b wift or a contribut	ion			
	Yes. Fill in the details to	or each gift or contribut	ion.			
	Gifts or contributions	to charities	Describe what you contribute	ed	Date you	Value
	that total more than \$	600			contributed	
	Charity's Name		_			
	Orianty o Hamo					
			_			
	Number Street		_			
	Number Street					
	City State	e Zip Code	_			
	ou, ou	p				
rt 6:	List Certain Losses					
✓	No Yes. Fill in the details. Describe the property	you lost and	Describe any insurance cove	rage for the loss	Date of your	Value of property
	how the loss occurred	-	Include the amount that insural pending insurance claims on lir	nce has paid. List	loss	lost
			A/B: Property.			
						-
	List Certain Paymen					
	out seeking bankruptcy lude any attorneys, bankru No		or credit counseling agencies for servi	ices required in your bank	kruptcy.	
<u></u>	Yes. Fill in the details.					
·			Description and value of any	nronortu	Date payment	Amount of
			Description and value of any transferred	property	or transfer	payment
			transierreu		was made	payment
	Semrad Law Firm		Attamanda Faa 0.00		1/16/2018	\$0.00
	Person Who Was Paid		Attorney's Fee - 0.00		1/10/2016	φυ.υυ
	5101 Washington Street	;				
	Number Street		_			
	Unit 29		_			
	Gurnee Illino	ois 60031				
	City State	e Zip Code	-			
			_			
	Email or website address	e				
	None	3				
			_			
	Person Who Made the F		_			
	Person Who Made the F		-			
			-			
	Person Who Made the F		- -			
	Person Who Made the F		- - -			
	Person Who Made the F		- - -			
	Person Who Made the F		- - -			
	Person Who Made the F	Payment, if Not You	- - - -			
	Person Who Made the F Person Who Was Paid Number Street City State	Payment, if Not You Example 2 Zip Code	- - - -			
	Person Who Made the F Person Who Was Paid Number Street	Payment, if Not You Example 2 Zip Code	- - - -			
	Person Who Made the F Person Who Was Paid Number Street City State	Payment, if Not You Example 2 Zip Code S	- - - -			

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Deb		Jeffrey	A.	Varnell	Case number (if kr	nown)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed o you deal with your credi not include any payment or	itors or to make paym		behalf pay or tran	sfer any property to	anyone who promised to
		No Yes. Fill in the details.					
				Description and value of any transferred	oroperty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	usiness or financial a and transfers made as s	security (such as the granting of a se		•	
				Description and value of prop transferred		e any property or ts received or debts p inge	Date paid transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	eficiary? ese are often called asset-pr No		d you transfer any property to a se	If-settled trust or	similar device of wh	ich you are a
		Yes. Fill in the details.		Description and value of the	property transfer	red	Date transfer was made
		Name of trust					

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Debtor 1 Jeffrey Varnell Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Jeffrey Varnell _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Jeffrey		A.	Varne	ell	Case	e number <i>(ii</i>	f known)		
		First Name		Middle Name	Last N	Name			•		
26.	Hav	e you been a part	y in any judic	ial or administ	rative proceed	ing under	any environmen	ital law? In	clude settler	nents and ord	ers.
		No Yes. Fill in the def	tails.								
					Court or agen	су		Nature	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStreet						Concluded
		•			City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or C	onnections to	o Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a bu	isiness or	have any of the	following c	onnections t	o any busines	s?
							activity, either for artnership (LLP)	ull-time or p	oart-time		
		A partner in a			LLC) or ill like a	паршіу ра	irtilersilip (LLP)				
		_		naging executi	-						
		_		f the voting or e		s of a corp	ooration				
		No. None of the a Yes. Check all tha				for each b	ousiness				
	Ш	roo. Orlook all all	ar apply abo				re of the busine	SS			number Do not
									include So	cial Security r	number or ITIN.
		Business Name							LIIV.		
		Number Street			Name o	f accounta	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code			<u> </u>		From	To	
					Describ	e the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	f accounta	ant or bookkeep	er	Erom	To	
		Oity	Otate	Zip Oode					From	To	
					Describ	e the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name o	f account	ant or bookkeep	or	Dates busi	ness existed	
		City	State	Zip Code		. account	ant or bookkeep		From	То	

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Deb	tor 1 Jeffrey		A.	Varnell	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years be creditors, or other		or bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	✓ No ✓ Yes Fill in the	he details below.			
		no dotano bolow.		Date issued	
				Date Issued	
	Name			MM/DD/YYYY	-
	Number S	Street		_	
	City	State	Zip Code	_	
Par	t 12: Sign Belo	w			
1	true and correct. a bankruptcy cas	I understand tha	it making a false sta	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Jeffrey Varn	ell		×
		Signature of Debto	or 1		Signature of Debtor 2
		Date 1/23/2018			Date 1/23/2018
ı	Did you attach ac	dditional pages t	o Your Statement of	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes				
	163				
ı	Did you pay or ag	ree to pay some	one who is not an a	ttorney to help you fill out	bankruptcy forms?
	✓ No				
İ	Yes. Name of	person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:								
Jeffrey	A.	Varnell						
First Name	Middle Name	Last Name						
First Name	Middle Name	Last Name						
ankruptcy Court for the:	Northern	District of Illinois						
		(State)						
	Jeffrey First Name	Jeffrey A. First Name Middle Name First Name Middle Name	Jeffrey A. Vamell First Name Middle Name Last Name First Name Middle Name Last Name					

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Jeffrey	A.	Varnell	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Perso	onal Property Leases	5	
informa		ate leases. Unexpired l	eases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
De	escribe your unexpired personal	property leases		Will the lease be assumed?
Le	ssor's name: Easy Home Furnish	nings		No Yes
	scription of leased operty: Furniture Loan - \$160/mo	0		
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I declare to erty that is subject to an unexp		y intention about any p	roperty of my estate that secures a debt and any personal
×	/s/ Jeffrey Varnell		×	
5	Signature of Debtor 1		Sign	ature of Debtor 2
	Date 1/23/2018 MM/DD/YYYY		Date	1/23/2018 MM/DD/YYYY

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Debtor Debtor Case No. (if known) Chapter Ch			Nortnern Dis	trict of Illinois	
Chapter Chapter Chapter DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	In re	Jeffrey A. Varnell		Case No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept S1,750.00 Prior to the filing of this statement I have received Balance Due S1,750.00 2. The source of the compensation paid to me was: □ Debtor Other (specify) 3. The source of the compensation paid to me is: □ Debtor Other (specify) 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Learlify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		Debtor			(If known)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is stollows: For legal services, I have agreed to accept \$1,750.00 Prior to the filling of this statement I have received \$3.00 Balance Due \$1,750.00 2. The source of the compensation paid to me was: □ Debtor □ Other (specify) 3. The source of the compensation paid to me is: □ Debtor □ Other (specify) 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION				Chapter	Chapter 7
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$1,790.00 Prior to the filing of this statement I have received \$3.00 Balance Due \$1,790.00 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. Debtor I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. **I/23/2018** **Debtor** **I/23/2018** **I/23/2018* **I/23/		DISCLOSURE OF	COMPENSATI	ON OF ATTORNEY	FOR DEBTOR
Prior to the filling of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1.	compensation paid to me within one	year before the filing of the	ne petition in bankruptcy, or agree	ed to be paid to me, for services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to a	ccept		\$1,750.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	have received		\$0.00
3. The source of the compensation paid to me is: Debtor		Balance Due			\$1,750.00
3. The source of the compensation paid to me is: Debtor	2	. The source of the compensation paid	d to me was:		
Under (specify) 4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. I 23/2018 Date Signature of Attorney Semrad Law Firm		✓ Debtor	Other (speci	fy)	
4.	3	. The source of the compensation paid	d to me is:		
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. //s/ Nathan Delman Date Signature of Attomey Semrad Law Firm		Debtor	Other (speci	fy)	
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 1/23/2018 7/s/Nathan Delman Date Signature of Attorney Semrad Law Firm	4			tion with any other person unless	they are
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. //s/ Nathan Delman Date Signature of Attorney Semrad Law Firm		members or associates of my law	w firm. A copy of the agree		
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CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 1/23/2018		b. Preparation and filing of any	petition, schedules, stater	ments of affairs and plan which ma	ay be required;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /s/ Nathan Delman Date Signature of Attorney Semrad Law Firm		c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and a	ny adjourned hearings thereof;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 1/23/2018	6	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services	s:
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 1/23/2018					
debtor(s) in this bankruptcy proceedings. 1/23/2018 Date /s/ Nathan Delman Signature of Attomey Semrad Law Firm			CERTIF	ICATION	
Date Signature of Attorney Semrad Law Firm			te statement of any agreer	nent or arrangement for payment t	to me for representation of the
Semrad Law Firm		1/23/2018		/s/ Nathan Delman	
		Date		Signature of Attorney	
Name of law firm				Semrad Law Firm	
				Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1750.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$31.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filling of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filling of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filling of my case. I have been advised that I have a right to consult other counsel before I sign

Jeffrey Varnell Matter Number 536064-001 Initial:

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 1/23/18

Client

Client

Attornev

Jeffrey Varnell Matter Number 536064-001 Initial:

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Varnell, Jeffrey A. Debtor(s)	Case No	Case No		
		Chapter.	Chapter7		
	VERIFIC	CATION OF CREDITOR MAT	TRIX		
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	1/23/2018	/s/ Varnell, Jeffre Varnell, Jeffrey A Signature of Del			

TTL FIN AC 4530 S Archer Ave Chicago, IL, 60632

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

DIVERSIFIED Po Box 1391 Southgate, MI, 48195

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

PORTFOLIO RECOV ASSOC PO Box 41067 Norfolk, VA, 23541

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407 T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA, 98015

RECEIVABLES PERFORMANCE 20816 44th Avenue W Lynnwood, WA, 98036

Victoria Secrets PO Box 659728 San Antonio, TX, 78265

Sirus XM Po Box 9001399 Louisville, KY, 40290

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Debtor 1 Jeffrey First Name		Varnell C	Case number (if known)	
TIPO CARACITI	estions for Reporting Purposes	The state of the s		
16. What kind of debts do you have?	16a. Are your debts primarily	r consumer debts? Cons I primarily for a personal, in the business debts? Busine Investment or through the	family, or household particles of the second particles of the second particles of the busing the second particles of the secon	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that find the state of the		er any exempt property ribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Jeffrey Vamell Signature of Debtor 1 Executed on	apter 7, I am aware that I in I understand the relief available of I did not pay or agree to ned and read the notice rest the chapter of title 11, I dement, concealing proper ase can result in fines up to 519, and 3571.	may proceed, if eligib allable under each cha pay someone who is equired by 11 U.S.C. § United States Code, s ty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or

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Debtor 1	Jeffrey	A.	Varnell	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is NOT an att	orney to help you fill out bankruptcy forms?
✓ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the s	summary and schoolules filed with this declaration and
that they are true and correct.	A)
* /s/ Jeffrey Varnell John Way Varnell	//
Signature of Debtor 1	Signature of Debtor 2
Date 1/23/2018 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor '	Jeffrey First Name	A.	Varnell	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you filed fo editors, or other parties. No Yes. Fill in the details below.	or bankruptcy, did you	ı give a financial statemei	nt to anyone about your business? Include all financial institutions,
-	•		Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code		
		Zip codo		
Part 12	Sign Below			
true	and correct. I understand tha	t making a false state	ement, concealing proper	onts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Jeffrey Varn Signature of Debto		Vairell	Signature of Debtor 2
	Date 1/23/2018	1.0		Date 1/23/2018
Did	you attach additional pages to	Your Statement of F	inancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or agree to pay some	one who is not an atto	orney to help you fill out b	ankruptcy forms?
[7]	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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Debt	or Jeffrey	A.	Varnell	Case number (if	
1	First Name	Middle Name	Last Name	known)	9
Part 2	List Your Unexpir	ed Personal Property Lea	ses		
inforr	nation below. Do not lis	property lease that you listed st real estate leases. Unexpire aal property lease if the truste	ed leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), are still in effect; the lease period has not yet ended. Y U.S.C. § 365(p)(2).	fill in the ou may
	Describe your unexpired	l personal property leases		Will the lease be assumed?	
L	essor's name: Easy Ho	me Furnishings		□ No □ Yes	
	Description of leased property: Furniture Loan	- \$160/mo			
L	essor's name:			□ No □ Yes	
	Description of leased property:			_	
L	essor's name:			□ No □ Yes	
	escription of leased roperty:				
L	essor's name:			☐ No ☐ Yes	
	escription of leased roperty:				
L	essor's name:			☐ No ☐ Yes	
	escription of leased roperty:				
Ĺ	essor's name:			□ No □ Yes	
	escription of leased roperty:				
L	essor's name:	2)		□ No □ Yes	
	escription of leased roperty:			<u> </u>	
	Sign Below	de de la constanta de la const			
pro	perty that is subject to	an unexpired lease.	10	property of my estate that secures a debt and any perso	onal
×	/s/ Jeffrey Varnell Signature of Debtor 1	Joffrey Varni	∭ ¥ Sign	ature of Debtor 2	
	Date 1/23/2018 MM/DD/YYYY		Date	9 1/23/2018 MM/DD/YYYY	

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Varnell, Jeffrey A.

in re:	Vamell, Jeffrey A.	Case No	
	Debtor(s)	Chapter.	Chapter7
			Chapter?
	VE	IFICATION OF CREDITOR MA	ATRIX
Tr knowledge	ne above named Debtors hereb e.	verify that the attached list of creditors is	true and correct to the best of their
Date:	1/23/2018	/s/ Varnell, Jeff Varnell, Jeffrey	A fightey the second

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Debtor 1 Jeffrey A. First Name Middle N	Varnell	Case number (if known)				
micole)	Name Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse			
Unemployment compensation Do not enter the amount if you contend that the under the Social Security Act. Instead, list it here.	re:	\$0.00	\$0.00			
For your spouse	\$0.00 \$0.00					
Pension or retirement income. Do not include benefit under the Social Security Act.		as a \$ <u>0.00</u>	\$0.00			
10.Income from all other sources not listed a amount. Do not include any benefits received u payments received as a victim of a war crime, a international or domestic terrorism. If necessary page and put the total below.	under the Social Security Act or					
Total amounts from separate pages, if any.		+\$0.00	+\$0.00			
11. Calculate your total current monthly inco		\$ <u>3,320.62</u> +	\$ <u>111.38</u> = \$ <u>3,432.00</u>			
column. Then add the total for Column A to	the total for Column B.					
Part 2: Determine Whether the Means To	ast Applies to Veu		Total current monthly income			
12. Calculate your current monthly income for	The second of th					
12a. Copy your total current monthly income for	om line 11.		11 here → \$3,432.00			
Multiply by 12 (the number of months in			X 12			
12b. The result is your annual income for this p	part of the form.		12b. \$41,184.00			
13 Calculate the median family income that ap	oplies to you. Follow these ste	ps:				
Fill in the state in which you live.	Illinois					
Fill in the number of people in your household.	4					
Fill in the median family income for your state an household.	nd size of		13. \$94,472.00			
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.						
14. How do the lines compare?						
14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3.						
14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2.						
Part 3: Sign Below						
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
/s/ Jeffrey Varnell Signature of Debtor 1	Hairell	*				
1110		Signature of Debtor 2				
Date 1/23/2018 MM/DD/YYYY		Date 1/23/2018 MM/DD/YYYY				
If you checked line 14a, do NOT fill out or file If you checked line 14b, fill out Form 122A-2	Form 122A-2. and file it with this form.					